

Form RSC13

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 24-10306-JCM**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Olaf J. Haroldson III  
3110 Valley View Road  
Sharpsville, PA 16150

Margo L. Haroldson  
3110 Valley View Road  
Sharpsville, PA 16150

Social Security No.:

xxx-xx-1032

xxx-xx-2857

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Daniel P. Foster  
Foster Law Offices  
1210 Park Avenue  
Meadville, PA 16335  
Telephone number: 814.724.1165

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

September 9, 2024  
01:00 PM

Zoom video meeting. Go to Zoom.us/join, Enter Meeting  
ID 984 369 3045, and Passcode 6747057013, call  
1-412-532-8861

CONFIRMATION HEARING DATE/TIME/LOC

September 9, 2024  
01:00 PM

Same location as  
Meeting of Creditors

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 8/6/24

BY THE COURT

John C Melaragno  
Bankruptcy Judge

In re:  
Olaf J. Haroldson, III  
Margo L. Haroldson  
Debtors

Case No. 24-10306-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Aug 06, 2024

Form ID: rsc13

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Olaf J. Haroldson, III, Margo L. Haroldson, 3110 Valley View Road, Sharpsville, PA 16150-9008
15810988	+ Clark Borough Sewer Committee, PO Box 512, Clark, PA 16113-0512
15814519	+ Mark C. Elisco, D.M.D, 3110 Highland Road, Suite 204, Hermitage, PA 16148-4505
15806942	+ Pennstar Cu, 3735 E State St, Hermitage, PA 16148-3410
15814520	+ STAT MedEvac, PO Box 223016, Pittsburgh, PA 15251-2016
15810989	+ Scott & Associates, P.C., c/o Julie E. Goodchild, Esq., 41 Byberry Road, Suite 9, Hatboro, PA 19040-3210
15814522	+ UPMC Life Changing Medicine, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15814523	+ UPMC Rehabilitation Institute, Po Box 536213, Pittsburgh, PA 15253-5904

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15806924	+ Email/Text: bankruptcycourtnotices@amerihome.com	Aug 07 2024 00:08:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
15806923	+ Email/Text: bncnotifications@pheaa.org	Aug 07 2024 00:08:00	American Education Services/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15814517	Email/Text: dltlegal@hab-inc.com	Aug 07 2024 00:08:00	Berkheimer, PO Box 21810, Lehigh Valley, PA 18002
15806925	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 07 2024 00:08:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
15840198	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 00:09:39	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15806927	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 00:20:51	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806928	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 00:21:03	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806929	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 00:09:39	Citibank/Sears, Attn: Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806930	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 00:09:06	Citibank/Sunoco, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Aug 06, 2024

Form ID: rsc13

Total Noticed: 48

15806931	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 00:10:21	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806932	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2024 00:08:00	Comenity Bank, Po Box 183003, Columbus, OH 43218-3003
15806933	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2024 00:08:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15813848	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 07 2024 00:08:00	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700
15806937	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 00:10:21	Macy's/ DSNB, Attytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
15810418	Email/Text: mrdiscen@discover.com	Aug 07 2024 00:08:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15806934	+ Email/Text: mrdiscen@discover.com	Aug 07 2024 00:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15806935	Email/Text: collectionbankruptcies.bancorp@53.com	Aug 07 2024 00:08:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
15806926	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 07 2024 00:10:17	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15820475	+ Email/Text: RASEBN@raslg.com	Aug 07 2024 00:08:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15806936	Email/Text: camanagement@mtb.com	Aug 07 2024 00:08:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15840184	Email/Text: camanagement@mtb.com	Aug 07 2024 00:08:00	M&T BANK, PO BOX 840, Buffalo, NY 14240-1288
15806939	Email/Text: EBN@Mohela.com	Aug 07 2024 00:08:00	Mohela, PO Box 790233, Saint Louis, MO 63179
15806940	Email/Text: EBN@Mohela.com	Aug 07 2024 00:08:00	Mohela/dofed, 633 Spirit Drive, Chesterfield, MO 63005
15806938	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 07 2024 00:08:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15806941	+ Email/PDF: pa_dc_claims@navient.com	Aug 07 2024 00:09:37	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15806944	Email/Text: Bankruptcy.Notices@pnc.com	Aug 07 2024 00:08:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
15840953	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 00:21:08	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15806943	+ Email/Text: pennstarfcu@neohio.twcba.com	Aug 07 2024 00:08:00	Pennstar Fcu, 3735 E State St, Hermitage, PA 16148-3410
15818416	Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2024 00:20:46	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15806945	+ Email/Text: courts@scott-pc.com	Aug 07 2024 00:08:00	Scott & Associates, Po Box 115220, Carrollton, TX 75011-5220
15806946	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 07 2024 00:10:25	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15806947	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 07 2024 00:20:55	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15806948	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 07 2024 00:09:37	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Aug 06, 2024

Form ID: rsc13

Total Noticed: 48

15806949	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 07 2024 00:10:16	Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15814521	+ Email/Text: bankruptcydepartment@tsico.com	Aug 07 2024 00:08:00	Transworld Systems Inc., PO Box 15618, Dept. 51, Wilmington, DE 19850-5618
15806950	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 07 2024 00:09:02	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
15806951	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 07 2024 00:10:25	Wf/Preferred, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
15806952	+ Email/Text: bkfilings@zwickerpc.com	Aug 07 2024 00:08:00	Zwicker & Associates, PC, c/o Erica Roeck, Esq., 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15814518	*+	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Olaf J. Haroldson III dan@mrdebtbuster.com, katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Margo L. Haroldson dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Aug 06, 2024

Form ID: rsc13

Total Noticed: 48

TOTAL: 5